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STATE BANK

ANADARKO, OKLAHOMA

September 8, 2005

FDIC

San Francisco Regional Office, Director John F. Carter
25 Jessie Street
Eckerd Square, Suite 2300
San Francisco, CA 94105

Ref: Comment on Wal-Mart Application for Utah based ILC.

Dear Mr. Carter

I am apposed to Wal-Mart's application for an ILC. This would be a conflict of interest for business, Commerce and Banking.

I live in a small community in Oklahoma and we need to have some assurance that we have some protection from a large company like Wal-Mart.

Wal-Mart spends millions on Federal Congressional races each year. Wal-Mart is growing at a record pace they are in almost every business that you can think of and have forced about all of the Mom & Pop stores out of business in small communities.

If they are allowed to have ILC Corporation that would give them the privilege to enter the banking business in all their stores in small communities and force all small Independent banks out and that would not be good for any community or the consumers.

There would be no competition if we have to compete with a Wal-Mart Bank.

Thank you for your consideration



Don Clark